



E5653-01

INFORMATION UNDER 37 CFR 1.56(a)

(For Initial Filing)

**COPY**

The following references are submitted as information to comply with the duty of disclosure under 37 CFR 1.56(a):

References	Disclosed in the specification?		Copy			Translation	
	Yes	No	Enc.	Follow	Please obtain	Enc.	Not available
1. CREDIT SCORING	<input type="radio"/>		<input type="radio"/>			<input type="radio"/>	(partial translation)
2. JP-A-10-307808	<input type="radio"/>		<input type="radio"/>			<input type="radio"/>	(only abstract)
3. JP-A-2000-20555 (corresponding to 08/971,091)		<input type="radio"/>	<input type="radio"/>			<input type="radio"/>	
4.							
5.							
6.							